Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. You	r full name		
gove iden your pass Bring iden	e the name that is on your ernment-issued picture tification (for example, driver's license or eport). g your picture tification to your meeting the trustee.	Lucius First name R Middle name Johnson Last name Suffix (Sr., Jr., II, III)	Diane First name E Middle name Johnson Last name Suffix (Sr., Jr., II, III)
		Sumx (Sr., Jr., II, III)	Sumx (Sr., Jr., II, III)
	other names you e used in the last 8 rs	First name	First name
	de your married or len names.	Middle name	Middle name
maic	on names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
you num Indiv	y the last 4 digits of r Social Security ber or federal vidual Taxpayer	XXX - XX - 9427 OR	XXX - XX - 3004 OR
Iden	tification number	9 xx - xx	9 xx - xx

Case 17-23511 Entered 08/07/17 13:23:57 Filed 08/07/17 Doc 1 Desc Main Page 2 of 63

Document R Lucius Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
 Any business names and Employer Identification Numbers (EIN) you have used in 		I have not used any business names or EINs.	I have not used any business names or EINs.
	the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
		EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		908 E 101st St Number Street	Number Street
		Chicago IL 60628	
		City State ZIP Code	City State ZIP Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	I have another reason. Explain. (See 28 U.S.C. § 1408
			

Case 17-23511 Entered 08/07/17 13:23:57 Filed 08/07/17 Doc 1 Desc Main Page 3 of 63

Document R Lucius Debtor 1 Case Number (if known) _

Last Name

Pa	Tell the Court About You	r Bankruptcy Case		
7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.		
	are choosing to file under	■ Chapter 7		
	under	☐ Chapter 11		
		☐ Chapter 12		
		☐ Chapter 13		
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the		
		Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.		
9.	Have you filed for bankruptcy within the last 8 years?	■ No □ Yes. District None When Case Number		
		MM / DD / YYYY		
		District None When Case Number MM / DD / YYYY		
		District When Case Number MM / DD / YYYY		
10.	Are any bankruptcy	■ No		
	cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	☐ Yes. Debtor Relationship to you District When Case Number, if known MM / DD / YYYY		
		Debtor Relationship to you District When Case Number, if known MM / DD / YYYY		
11.	Do you rent your residence?	 No. Go to line 12 Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? 		
		■ No. Go to line 12. ☐ Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition.		

Debto	Case 17-2351	.1 Doc	1 Filed 08/07/17 Document	Entered 08/07/17 13:23:57 Page 4 of 63 Case Number (if known)	Desc Main
	First Name	Middle Name	Last Name		
Par	t 3: Report About Any Busin	esses You Ow	n as a Sole Proprietor		
12. Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a		■ No. □ Yes.	Go to Part 4. Name and location of business		
	business you operate as an individual, and is not a separate legal entity such as		Name of business, if any		
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street		
	·		City	State	Zip Code
			Check the appropriate box to d	describe your business:	
			☐ Health Care Business (as	s defined in 11 U.S.C. § 101(27A))	
			☐ Single Asset Real Estate	(as defined in 11 U.S.C. § 101(51B))	
			☐ Stockbroker (as defined i	n 11 U.S.C. § 101(53A))	
			Commodity Broker (as de	efined in 11 U.S.C. § 101(6))	
			☐ None of the above		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business</i>	appropria balance s	te deadlines. If you indicate that	rt must know whether you are a small business de you are a small business debtor, you must attach ash-flow statement, and federal income tax return oure in 11 U.S.C. § 1116(1)(B).	your most recent
	debtor? For a definition of small	No.	am not filing under Chapter 11.		
	business debtor, see 11 U.S.C. § 101(51D).		am filing under Chapter 11, but the Bankruptcy Code.	I am NOT a small business debtor according to the	e definition in
		Yes.	l am filing under Chapter 11 and Bankruptcy Code.	I am a small business debtor according to the def	nition in the
Par	Report if You Own or Ha	ve Any Hazard	ous Property or Any Property Tha	t Needs Immediate Attention	
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to	No.	What is the hazard?		
	public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		If immediate attention is needed	, why is it needed?	
	·		Where is the property?	r Street	

Official Form 101

City

State

ZIP Code

Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main

Debtor 1

Lucius R Document

Page 5 of 63

Case Number (if known) _

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefin	g about
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou	ιt
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main

Debtor 1 Lucius R Document Johnson Page 6 of 63

Page 6 of 63

Case Number (if known)

		16a Are your debte primarily	consumer debts? Consumer debts are d	efined in 11 I I S C & 101/8)			
6.	What kind of debts do		primarily for a personal, family, or household				
	you have?	□No. Go to line 16b.					
		Yes. Go to line 17.					
			business debts? Business debts are debestment or through the operation of the business				
		No. Go to line 16c. Yes. Go to line 17.					
		_	uve that are not consumer debte or business	dahta			
		Toc. State the type of debts you o	we that are not consumer debts or business	debts.			
7.	Are you filing under	No. I am not filing under C	napter 7. Go to line 18.				
	Chapter 7?	Yes Lam filing under Chant	er 7. Do you estimate that after any exempt	property is excluded and			
	Do you estimate that after any exempt property is		es are paid that funds will be available to distr				
	excluded and	No.					
	administrative expenses are paid that funds will be	Yes.					
	available for distribution						
	to unsecured creditors?						
3.	How many creditors do	1-49	1,000-5,000	25,001-50,000			
	you estimate that you owe?	□ 50-99 □ 100-199	☐ 5,001-10,000 ☐ 10,001-25,000	☐ 50,001-100,000 ☐ More than 100,000			
		200-999	1 0,001-23,000	□ More than 100,000			
9.	How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion			
	estimate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion			
	be worth?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion			
		\$500,001-\$1 million	□ \$100,000,001-\$500 million	☐More than \$50 billion			
).	How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion			
	estimate your liabilities to be?	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion			
	to be?	□ \$100,001-\$500,000 □ \$500.001-\$1 million	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion			
Dai	t7: Sign Below	— \$555,551 \$1 mmon	□ ψ100,000,001 ψ000 Hillion				
га	Sign Below						
or	you	I have examined this petition, and correct.	I declare under penalty of perjury that the inf	ormation provided is true and			
		•	ter 7, I am aware that I may proceed, if eligib nderstand the relief available under each cha				
			did not pay or agree to pay someone who is d read the notice required by 11 U.S.C. § 34.				
		I request relief in accordance with	the chapter of title 11, United States Code, s	pecified in this petition.			
		_	nent, concealing property, or obtaining mone in fines up to \$250,000, or imprisonment for d 3571.				
		Ac /a/ Lucius D Jahasan	40 In U	Diana E Jahmaan			
		/s/ Lucius R Johnson Signature of Debtor 1		Diane E Johnson ature of Debtor 2			
		08/07/2017	_	08/07/2017			
		Executed on08/07/2017		outed on08/07/2017 MM_/_DD_/_YYYY			

Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main Document Page 7 of 63

Debtor 1	Lucius	R	Document Johnson	Page 7 of 63	Case Number	(if known)	
	First Name	Middle Name	Last Name				
represe	ur attorney, if you are ented by one are not represented ttorney, you do not	proceed under Chap each chapter for wh 11 U.S.C. § 342(b)	oter 7, 11, 12, or 13 of title ich the person is eligible.	11, United States Code, I also certify that I have d 707(b)(4)(D) applies, certif	and have e	the debtor(s) about eligibility xplained the relief available under the debtor(s) the notice require no knowledge after an inqu	under ired by
need to	file this page.	🗶 /s/ Stev	en Scott Camp		Date	Date: 08/07/2017	
		Signature of A	ttorney for Debtor		Date	MM / DD / YYYY	
		Steven Printed name	Scott Camp				
			Law L.L.C.				
		Firm name					
		55 E. M	onroe St., #3400				
		Number Str	reet				
						······	
		Chicago)		IL	60603	
		City			State	ZIP Code	

Contact Phone __312-332-1800

6311015

Bar number

ndil@geracilaw.com

Email address _

IL

State

Fill in this information to identify your case:					
Debtor 1	Lucius	R	Johnson		
	First Name	Middle Name	Last Name		
Debtor 2	Diane	E	Johnson		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)					
Case Number (If known)	·		_		

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 4,644
1c. Copy line 63, Total of all property on Schedule A/B	\$ 4,644
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$8,466
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0 \$40,090
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$4,422.00
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$3,100.50

Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main

Debtor 1 Lucius R Document Johnson Page 9 of 63
First Name Middle Name Last Name Page 9 of 63
Case Number (if known)

Part 4:	Answer These Questions for Administrative and Statistical Records						
_	Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes						
You fami	 What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 						
	B. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$ 3,						
	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : Part 4 of Schedule E/F, copy the following:	Total claim					
9a. Dom	nestic support obligations (Copy line 6a.)	\$_0.00					
9b. Taxe	es and certain other debts you owe the government. (Copy line 6b.)	\$_0.00					
9c. Clair	ms for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00					
9d. Stud	dent loans. (Copy line 6f.)	\$_0.00					
	gations arising out of a separation agreement or divorce that you did not report as claims. (Copy line 6g.)	\$_0.00					
9f. Deb	ts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00					
9g. Tota	al. Add lines 9a through 9f.	\$_0.00					

Fill in this in	Caco 17 2251 formation to identify your			Entered 08/07/17 1	3:23:57	Desc	Main	
	iormation to identity your	case and this min	y.	0 of 63				
Debtor 1	Lucius	R	Johnson					
	First Name Diane	Middle Name	Last Name Johnson					
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name					
	Dardin other Count for the co	IODTHEDN District	art III INOIO					
United States	Bankruptcy Court for the :N	<u>IORTHERN</u> DISTRICT	(State)			П	heck if this i	io on
Case Number (If known)	·						mended filin	
Official F	orm 106A/B					_		9
	e A/B: Propert	v						12/15
ategory where esponsible for ages, write you	you think it fits best. Be a supplying correct informa ur name and case number	es complete and ac ation. If more spac (if known). Answe	ccurate as possible. If two made is needed, attach a separat	fits in more than one category, larried people are filing together, te sheet to this form. On the top	both are equal	ly		
No. Yes.	Describe		any residence, building, land ur entries fro Part 1, includin					
you have at	tached for Part 1. Write th	nat number here			>			\$0.00
Part 2:	Describe Your Vehicles							
No. Yes.	Describe	tility vehicles, moto	•	numerical Charles				
	Nake: Nodel:	ION	Who has an interest in the Debtor 1 only	property? Cneck one.	Do not deduct s the amount of a Creditors Who	ny secured c	aims on Schedu	ule D:
Y	'ear:	2007	Debtor 2 only Debtor 1 and Debtor 2 onl	hy.	Current value	of the	Current valu	e of the
А	approximate Mileage:	167,600	At least one of the debtors	•	entire property	y?	portion you	own?
C	Other information:				\$	625.00	\$	625.00
2	2007 Saturn ION with over	167,600 miles	Check if this is communications)	unity property (see				
M	flake:	Saturn	Who has an interest in the	property? Check one.	Do not deduct s			
M	Model:	ION	Debtor 1 only		the amount of a Creditors Who	•		
Y	'ear:	2007	Debtor 2 only Debtor 1 and Debtor 2 onl	lv	Current value	of the	Current valu	e of the
А	approximate Mileage:	106,000	At least one of the debtors		entire property	y?	portion you	own?
C	Other information:				\$	1,189.00	\$	1,189.00
2	2007 Saturn ION with over	106,000 miles	Check if this is communications)	unity property (see				
			reational vehicles, other vehicles, snowmobiles, motorcycle	·				

Official Form 106A/B Record # 747894 Schedule A/B: Property Page 1 of 6

Debtor 1 Lucius

Case 17-23511

Doc 1

Filed 08/07/17
Donnson
Document
Last Name

Entered 08/07/17 13:23:57 Page 11 of 53 umber (if known)

Desc Main

First Name Middle Name

2	art 3:	escribe Your Per	sonal and Household Items			
Do	you own or	have any legal	or equitable interest in any of the following items?		Current value of the portion you own? Do not deduct secure or exemptions	
06.			ishings urniture, linens, china, kitchenware			
	Yes.	Describe	Furniture, linens, small appliances, table & chairs, bedroom set	\$1,000	\$	1,000.00
07.		Televisions and rac	lios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games			
	Yes.	Describe	Flat screen TV, computer, printer, music collection, cell phone	\$1,000	\$	1,000.00
08.	stamp, coin	Antiques and figurion or baseball card of	nes; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles			
	Yes.	Describe			\$	0.00
09.	Examples: \$		hobbies ic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes susical instruments			
	Yes.	Describe			\$	0.00
10.	Examples: F	Pistols, rifles, shoto	uns, ammunition, and related equipment			
	Yes.	Describe			\$	0.00
11.	Examples: I	Everyday clothes, f	urs, leather coats, designer wear, shoes, accessories			
	Yes.	Describe	Necessary wearing apparel	\$200	\$	200.00
12.	Jewelry Examples: E gold, silver No.	Ēveryday jewelry, c	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	·		
	Yes.	Describe	Costume jewelry, wedding bands	\$200	\$	200.00
13.	Non-farm a Examples: [nimals Dogs, cats, birds, h	orses			
	Yes.	Describe			\$	0.00
14.	Any other p		usehold items you did not already list, including any health aids you did not list			
	Yes.	Describe	books, CDs, DVDs & Family Photos	\$200	\$	200.00
			of your entries from Part 3, including any entries for pages you have attached			\$2,600.00
	for Part 3. \	Vrite that numb	er here>			

Debtor 1

First Name

Case 17-23511 <u>Luc</u>ius

Doc 1

Filed 08/07/17

Entered 08/07/17 13:23:57 Page 12 of 83 umber (if known)

Desc Main

Middle Name

	- 1
Johnson	
Document	
Document	
Last Name	

	art 4:	escribe Your Fir	nancial Assets		
Do	you own or	have any legal	or equitable interest in an	ry of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions
16.	Cash				
	No. Yes.	Money you have ir Describe	n your wallet, in your home, in a	safe deposit box, and on hand when you file your petition	\$ 0.00
17.	Deposits o	f money			*
	Examples:	Checking, savings		ertificates of deposit; shares in credit unions, brokerage houses, ith the same institution, list each.	
	Yes.	Describe	Account Type:	Institution name:	
			Savings Account	Bank of America	\$ 65.00
			Checking Account	Bank of America	\$ 165.00
					\$
18.			bublicly traded stocks tment accounts with brokerage f	firms, money market accounts	
	=	Danasiba	Institution or issuer name:		
	Yes.	Describe	Institution or issuer name:		
19.	Non-public	ly traded stock	and interests in incorpora	ated and unincorporated businesses, including an interest in	\$ <u>0.0</u> 0
	Yes.	Describe	Name of Entity and Percer	nt of Ownership:	
					\$ <u> </u>
20.	Negotiable	instruments includ	le personal checks, cashiers' ch	able and non-negotiable instruments necks, promissory notes, and money orders. someone by signing or delivering them.	
	Yes.	Describe	Issuer name:		\$0.00
21.	Retirement	or pension acc	counts		
	Examples: No.	Interests in IRA, E	RISA, Keogh, 401(k), 403(b), th	nrift savings accounts, or other pension or profit-sharing plans	
	Yes.	Describe	Type of account and Institu	ution name:	
			Pension plan	Former Employer	\$Unknown
					\$ <u>0.0</u> 0
22.	Security de	eposits and pre	payments		
				u may continue service or use from a company tilities (electric, gas, water), telecommunications	
	Yes.	Describe	Institution name or individu	ual:	
					\$ <u>0.0</u> 0
23.	Annuities (A contract for a	a periodic payment of mon	ey to you, either for life or for a number of years)	
	Yes.	Describe	Issuer name and description	on:	
24.			RA, in an account in a qua (b), and 529(b)(1).	alified ABLE program, or under a qualified state tuition program.	\$ <u>0.0</u> 0
	Yes.	Describe	Institution name and descr	ription. Separately file the records of any interests.11 U.S.C. § 521(c):	\$ 0.00
25.	No.	uitable or future	interests in property (other	er than anything listed in line 1), and rights or powers	
	Yes.	Describe			\$0.00
26.			marks, trade secrets, and		
	No.		ames, websites, proceeds from	royalties and licensing agreements	
	Yes.	Describe			\$ <u>0.0</u> 0

Debtor 1 Lucius Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main Page 13 of 68 distance of the component of the componen

27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No.		
Yes. Describe	s 0.00	^
	\$	J
Money or property owed to you?	Current value of the portion you own? Do not deduct secured claims or exemptions	
28. Tax refunds owed to you No.		
Yes. Describe	\$	0
29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement	_	
No. Yes. Describe	s 0.00	^
30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else	<u> </u>	•
No. Yes. Describe	\$ 0.00	0
31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary:	<u>,</u>	•
Yes. Describe	\$ 0.00	0
32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No.		
Yes. Describe	\$0.00	0
33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No.		
Yes. Describe	\$0.00	0
34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights No.	_	
Yes. Describe	\$ 0.00	0
35. Any financial assets you did not already list No.		
Yes. Describe	\$	0
36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here>	\$230.00	0
Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.		
37. Do you own or have any legal or equitable interest in any business-related property? No.		_
Yes.	Current value of the	
	portion you own? Do not deduct secured claims or exemptions	

Case 17-23511 Doc 1 Desc Main Lucius Debtor 1 38. Accounts receivable or commissions you already earned No. Yes. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

41. I	No. Yes.	Describe		\$	0.00
	No. Yes.	Describe		\$	0.00
42. I	nterests ir	partnerships or	joint ventures		
	No.	1	Name of Entity and Percent of Ownership:		
	Yes.	Describe		•	0.00
43. (ustomer	ists, mailing list	s, or other compilations	<u> </u>	
	No.				
	Yes.	Describe		\$	0.00
44. /	any busine	ss-related prope	erty you did not already list	<u> </u>	
	No.				
	Yes.	Describe			
				\$	0.00
45. A	dd the do	llar value of all o	f your entries from Part 5, including any entries for pages you have attached		
fo	or Part 5.	Write that numbe	er here>		\$ 0.00
Po	rt 6:	escribe Any Farm	n- and Commercial Fishing-Related Property You Own or Have an Interest In.		
	ı.	f vou own or hav	re an interest in farmland, list it in Part 1		
		-	re an interest in farmland, list it in Part 1.		
		-	re an interest in farmland, list it in Part 1. gal or equitable interest in any farm- or commercial fishing-related property?		
	o you ow	-			
	No.	n or have any leg		\$	0.00
46. [No. Yes.	Describe	gal or equitable interest in any farm- or commercial fishing-related property?	\$	0.00
46. [No. Yes. Farm anim Examples:	n or have any leg	gal or equitable interest in any farm- or commercial fishing-related property?	\$	0.00
46. [No. Yes. Farm anim Examples:	n or have any leg Describe als Livestock, poultry, fa	gal or equitable interest in any farm- or commercial fishing-related property?	\$	0.00
46. [No. Yes. Farm anim Examples:	Describe	gal or equitable interest in any farm- or commercial fishing-related property?	\$ \$	
46. [47. F	No. Yes. Farm anim Examples: No. Yes.	Describe als Livestock, poultry, fa	gal or equitable interest in any farm- or commercial fishing-related property? arm-raised fish	\$ \$	0.00
46. [47. F	No. Yes. Farm anim Examples: No. Yes.	n or have any leg Describe als Livestock, poultry, fa	gal or equitable interest in any farm- or commercial fishing-related property? arm-raised fish	\$\$	
46. [47. F	No. Yes. Examples: No. Yes.	Describe als Livestock, poultry, fa	gal or equitable interest in any farm- or commercial fishing-related property? arm-raised fish	\$ \$	
46. [47. F	No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes.	Describe als Livestock, poultry, for Describe	gal or equitable interest in any farm- or commercial fishing-related property? arm-raised fish harvested	\$ \$	
46. [47. F	No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes.	Describe als Livestock, poultry, for Describe	gal or equitable interest in any farm- or commercial fishing-related property? arm-raised fish	\$ \$	0.00
46. [47. F	No. No. No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes.	Describe als Livestock, poultry, fa Describe her growing or h Describe	gal or equitable interest in any farm- or commercial fishing-related property? arm-raised fish harvested	\$\$ \$	0.00
46. [47. F	No. No. No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes.	Describe als Livestock, poultry, for Describe	gal or equitable interest in any farm- or commercial fishing-related property? arm-raised fish harvested	\$ \$ \$	0.00
46. [47. F 48. (No. Yes. Farm anim Examples: No. Yes. Props—eit No. Yes. Farm and f No. Yes.	Describe als Livestock, poultry, fa Describe her growing or h Describe ishing equipmen	gal or equitable interest in any farm- or commercial fishing-related property? arm-raised fish harvested	\$ \$ \$	0.00
46. [47. F 48. (No. Yes. Farm anim Examples: No. Yes. Props—eit No. Yes. Farm and f No. Yes.	Describe als Livestock, poultry, fa Describe her growing or h Describe ishing equipmen	gal or equitable interest in any farm- or commercial fishing-related property? arm-raised fish narvested nt, implements, machinery, fixtures, and tools of trade	\$\$ \$\$	0.00
46. [47. F 48. (No. Yes. Farm anim Examples: No. Yes. Pos. Po	Describe als Livestock, poultry, fa Describe her growing or h Describe ishing equipmen	gal or equitable interest in any farm- or commercial fishing-related property? arm-raised fish narvested nt, implements, machinery, fixtures, and tools of trade	\$\$ \$\$	0.00
46. [47. F 48. (Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes. Farm and f No. Yes.	Describe als Livestock, poultry, fa Describe her growing or h Describe ishing equipment Describe ishing supplies,	gal or equitable interest in any farm- or commercial fishing-related property? arm-raised fish narvested nt, implements, machinery, fixtures, and tools of trade	\$\$ \$\$ \$\$	0.00
46. [47. F 48. (Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes. Farm and f No. Yes.	Describe als Livestock, poultry, fa Describe her growing or h Describe ishing equipment Describe ishing supplies,	gal or equitable interest in any farm- or commercial fishing-related property? arm-raised fish narvested nt, implements, machinery, fixtures, and tools of trade		0.00 0.00

Debtor 1 Lucius Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main Page 15 of 63 Lucius Page 1

First Name Wildlife Name Last Name		
51. Any farm- and commercial fishing-related property you did not already limits. No.	st	
Yes. Describe		\$ <u> </u>
52. Add the dollar value of all of your entries from Part 6, including any entries for Part 6. Write that number here		\$0.00
Describe All Property You Own or Have an Interest in That You Did	Not List Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number	here>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 1,814.00	
57. Part 3: Total personal and household items, line 15	\$ 2,600.00	
58. Part 4: Total financial assets, line 36	\$ 230.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 4,644.00	\$ 4,644.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$4,644.00

Official Form 106A/B Record # 747894 Schedule A/B: Property Page 6 of 6

Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main

Fill in this in	formation to ident	ify your case:	
Debtor 1	Lucius	R	Johnson
	First Name	Middle Name	Last Name
Debtor 2	Diane	E	Johnson
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	emptions are you claiming? Check	one only, even if your spo	ouse is filing with you.	
You are clair	ming state and federal nonbankrupto	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
2. For any propert	y you list on Schedule A/B that you	u claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2007 Saturn ION with over 167,600 miles	\$ 625	\$ _2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	2007 Saturn ION with over 106,000 miles	\$ <u>1,189</u>	\$ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_1,000	 \$	735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$_1,000		735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 747894	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

Middle Name

Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main

Last Name

Page 17 of 63 Number (if known)

Debtor 1 Lucius

First Name

Document

	Part 2: Additi	ional Page			
		on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
			Copy the value from Schedule A/B	Check only one box for each exemption	
	Brief description:	Necessary wearing apparel	\$ <u>200</u>	\$	735 ILCS 5/12-1001(a),(e) - \$200.00
	Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Costume jewelry, wedding bands	<u>\$</u> 200	 \$	735 ILCS 5/12-1001(b) - \$200.00
	Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
	Brief description:	books, CDs, DVDs & Family Photos	\$_200	\$	735 ILCS 5/12-1001(a) - \$200.00
	Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Savings Account, Bank of America, 65.00	\$_65	\$	735 ILCS 5/12-1001(b) - \$65.00
	Line from Schedule A/B:	17		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Checking Account, Bank of America, 165.00	<u>\$_165</u>	\$	735 ILCS 5/12-1001(b) - \$165.00
	Line from Schedule A/B:	17		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Pension plan, Former Employer, 0.00	\$Unknown		735 ILCS 5/12-1006 - \$0.00
	Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
3.	Are you claimin	g a homestead exemption of more	than \$155,675?		
	No.	stment on 4/01/16 and every 3 years			
	□ No □ Yes.				
C	fficial Form 106C	Record # 747894	Schedule C: The	Property You Claim as Exempt	Page 2 of 2

Fill in this in	Case 17 2251		Filad 09/07/17	Entered 08/07/1 8 of 63	.7 13:23:57	Desc Main	
	,,			0 01 03			
Debtor 1	Lucius	R	Johnson				
	First Name Diane	Middle Name	Last Name Johnson				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
(Spouse, II IIIIIg)	riist name	widdle Name	Last Name				
United States	Bankruptcy Court for the : <u>N</u>	ORTHERN District	of <u>ILLINOIS</u> (State)			_	
Case Number	r		(State)			Check if this	s is an
(If known)						amended fi	ling
Official F	orm 106D						
chedule	D: Creditors Wh	o Have Cla	ims Secured by F	Property			12/15
e as complete formation. If i	e and accurate as possible.	. If two married pe y the Additional P	ople are filing together, both age, fill it out, number the er	are equally responsible fo		ny	
	editors have claims secured	•	•				
_				b	ut a.u. tlaia fauna		
			with your other schedules. Yo	ou nave notning else to repo	rt on this form.		
Yes. Fi	ill in all of the information be	low.					
Part 1:	List All Secured Claims						
					Column A	Column A	Column C
			secured claim, list the credito	' '	Amount of claim	Value of collateral	Unsecured
		· ·	r claim, list the other creditors r according to the creditors na		Do not deduct the value of collateral	that supports this claim	portion If any
2.1 Onema		Do	scribe the property that secure	ne the claim:	\$ 4,466.00	\$ 625.00	\$ 3,841.00
Onema Creditor's			07 Saturn ION with over 167,		<u> </u>	Ψ	Ψ_5,55
Po Box			or Salum for with over 107,0	ooo miles			
Number	Street						
		As	of the date you file, the claim	is: Check all that apply.	_		
Evansv	rille IN 4	7706	Contingent				
City	State 2	Zip Code	Unliquidated				
		_	Disputed				
Debtor	s the debt? Check one.	Na	ture of Lien. Check all that apply An agreement you made (such as				
Debtor	•		car loan)	s mortgage or secured			
=	1 and Debtor 2 only		Statutory lien (such as tax lien, m	nechanic's lien)			
At least	t one of the debtors and another	· 🗆	Judgment lien from a lawsuit				
Chack	if this claim relates to a		Other (including a right to offset)				
	unity debt						
Date Debt	was incurred2014-20	17 La:	st 4 digits of account number	<u>4066</u>			
Onema	ain Financial	De	scribe the property that secure	es the claim:	\$ <u>4,000.00</u>	\$ <u>1,189.00</u>	<u>\$ 2,811.00</u>
Creditor's		20	07 Saturn ION with over 106,0	000 miles			
Number	Street						
riambo.	3.000	Δ.	of the date you file, the claim	ie: Check all that apply			
			Contingent	is. Offect all that apply.			
Irving	TX 7	75039	Unliquidated				
City	State 2	Zip Code	Disputed				
Who owes	s the debt? Check one.	Na	ture of Lien. Check all that apply	y.			
Debtor	-		An agreement you made (such a	s mortgage or secured			
☐ Debtor	•	_	car loan)	pophoniala lis=\			
=	1 and Debtor 2 only tone of the debtors and another	, <u> </u>	Statutory lien (such as tax lien, m Judgment lien from a lawsuit	еспапіс в пеп)			
	a.	<u> </u>	Other (including a right to offset)				
	if this claim relates to a unity debt						
	was incurred	Las	st 4 digits of account number				
			nis page. Write that number		\$ <u>8,466.00</u>		

Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main Page 19 of 63 Document

Lucius R Debtor 1

Part 2:

List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>8,466.00</u>

	Caso 17 23	2511 Doc 1	Filad 09/07/17	Entered 08/07/17 13:23:57	Desc Main	
Fill in th	nis information to identify y	our case:		0 of 63		
Debtor 1	Lucius	R	Johnson			
	First Name	Middle Name	Last Name			
Debtor 2	Diane	E	Johnson			
(Spouse, if	filing) First Name	Middle Name	Last Name			
United S	States Bankruptcy Court for the :	NORTHERN Distric	t of _ILLINOIS			
Case Nu	ımher		(State)		Check if	this is an
(If known					amended	d filing
Officia	I Form 106E/F					
		- Who Hove I	Insecured Claims			12/15
ist the oth I/B: Prope reditors w eeded, co	ner party to any executory erty (Official Form 106A/B) vith partially secured claim	contracts or unexpire and on Schedule G: E s that are listed in Sci out, number the entri ur name and case num	d leases that could result in executory Contracts and Una hedule D: Creditors Who Ha les in the boxes on the left. I	is and Part 2 for creditors with NONPRIORITY a claim. Also list executory contracts on <i>Schexpired Leases</i> (Official Form 106G). Do not in ve Claims Secured by Property. If more space Attach the Continuation Page to this page. On	edule nclude any e is	
1. Do any	y creditors have priority un	secured claims again	st you?			
No	o. Go to Part 2.					
Ye	es.					
each o nonpri unsec	claim listed, identify what typ ority amounts. As much as pured claims, fill out the Cont	ne of claim it is. If a clai possible, list the claims inuation Page of Part 1	m has both priority and nonprisin alphabetical order accordi	,	oth priority and n two priority Part 3.	Nanaviority
	_			Total clain	n Priority amount	Nonpriority amount
Part 2:	List All of Your NONPRI	ORITY Unsecured Clain	ns			
3. Do any	y creditors have nonpriorit	y unsecured claims ag	gainst you?			
☐ No	o. You have nothing to repo	rt in this part. Submit t	his form to the court with you	r other schedules.		
Ye	es.					
nonpri include	ority unsecured claim, list th	ne creditor separately for e creditor holds a parti	or each claim. For each claim	or who holds each claim. If a creditor has mon- listed, identify what type of claim it is. Do not lis litors in Part 3.If you have more than three nonp	st claims already	
	nerica's Financial Choice					Total claim \$ 100.00
7.1	ditor's Name	La	st 4 digits of account number			\$_100.00
103	302 S Halsted	WI	hen was the debt incurred?			
Nur	mber Street					
_		As	s of the date you file, the claim	is: Check all that apply.		
Ch	icago IL	60628	Contingent			
City		ate Zip Code	Unliquidated Disputed			
_	owes the debt? Check one.		Бізраіса			
	ebtor 1 only ebtor 2 only	т.,	no of NONDRIGRITY unaccour	od claim:		
=	ebtor 2 only ebtor 1 and Debtor 2 only	ı y	pe of NONPRIORITY unsecure Student loans	eu ciaiiii:		
=	t least one of the debtors and an	nother -	Obligations arising out of a sepa	ration agreement or divorce		
=	heck if this claim relates to a		that you did not report as priority	·		
	ommunity debt		Debts to pension or profit-sharin			
	e claim subject to offest?		_			
■ N			Other. Specify			
Y(es					

Debtor 1	Lucius	Case 17-23511	Doc 1	Filed 08/07/17 Document	Entered 08/07/17 13:23:57 Page 21 of 63 Case Number (if known)	Desc Main	
	First Name	Middle Name		Last Name			
Part 2	Your NONPRIORITY Unsecured Claims - Continuation Page						
After listi	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.						
	AmeriMark Premier						

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim				
4.2	AmeriMark Premier	Last 4 digits of account number	\$ <u>100.00</u>				
	Creditor's Name	When was the data incomed?					
	PO Box 2845 Number Street	When was the debt incurred?					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
	Monroe WI 53566	Contingent					
	City State Zip Code	Unliquidated					
v	Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
[Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
	Check if this claim relates to a	that you did not report as priority claims					
-	community debt	Debts to pension or profit-sharing plans, and other similar debts					
ls	s the claim subject to offest?	_					
	No □.,	Other. Specify Credit Card or Credit Use					
42	Yes Avant INC	Last 4 digits of account number 6072	\$ 3,783.00				
4.3	Creditor's Name	Last 4 digits of account number	<u> </u>				
	640 N Lasalle St	When was the debt incurred? 2016-2017					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
		Contingent					
	Chicago IL 60654	Unliquidated					
	City State Zip Code	Disputed					
\ \ \ \ \	Vho owes the debt? Check one.	Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
L	Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts					
ls	s the claim subject to offest?	Debts to pension of profit-straining plans, and other similar debts					
	No	Other. Specify Personal Loan					
	Yes	Outor. Opcomy					
4.4	Barclays BANK Delaware	Last 4 digits of account numberNULL	\$ <u>1,700.00</u>				
	Creditor's Name	When was the debt incurred? 2013-2017					
	Po Box 8803	When was the debt incurred? 2013-2017					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
	Wilmingston DE 10000	Contingent					
	Wilmington DE 19899	Unliquidated					
V	City State Zip Code Vho owes the debt? Check one.	Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans					
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
Ē	Check if this claim relates to a	that you did not report as priority claims					
"	community debt	Debts to pension or profit-sharing plans, and other similar debts					
ls	s the claim subject to offest?	_					
	■No ¬	Other. Specify Credit Card or Credit Use					
	Yes						

Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main Case 17-23511 Page 22 of 63 Case Number (if known) Document Lucius Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.5	Capitalone	Last 4 digits of account number	NULL	\$ <u>271.00</u>				
	Creditor's Name		2017 2017					
	15000 Capital One Dr	When was the debt incurred?	2017-2017					
	Number Street							
		As of the date you file, the claim is:	Check all that apply.					
		Contingent						
	Richmond VA 23238	Unliquidated						
١,	City State Zip Code Who owes the debt? Check one.	Disputed						
	Debtor 1 only	_						
i	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:					
l i	Debtor 1 and Debtor 2 only	Student loans						
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce						
l i	Check if this claim relates to a	that you did not report as priority cla	ims					
'	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts					
	s the claim subject to offest?							
	No	Other. Specify Credit Card or C	Credit Use					
4.0	Yes CCS/FIRST SAVINGS BANK	Last 4 digits of account number	NULL	\$ 994.00				
4.6	Creditor's Name	Last 4 digits of account number		<u> </u>				
	500 E 60Th St N	When was the debt incurred?	2014-2017					
	Number Street							
		As of the date you file, the claim is:	Check all that apply					
		Contingent	Chook all disk apply.					
	Sioux Falls SD 57104	Unliquidated						
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed						
l ì	Debtor 1 only							
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:					
	Debtor 1 and Debtor 2 only	Student loans	iaiiii.					
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce					
	Check if this claim relates to a	that you did not report as priority clai	-					
'	community debt	Debts to pension or profit-sharing pla						
!	s the claim subject to offest?	_						
	No	Other. Specify Credit Card or C	Credit Use					
\vdash	Yes Chack IN Co.			100.00				
4.7	Check 'N Go	Last 4 digits of account number		\$ <u>100.00</u>				
	Creditor's Name 238 E. 103rd St.	When was the debt incurred?						
	Number Street							
		As of the date you file, the claim is:	Check all that apply					
		Contingent	Спеск ан тат арргу.					
	Chicago IL 60628	Unliquidated						
	City State Zip Code	Disputed						
'	Who owes the debt? Check one.	Disputed						
	Debtor 1 only							
	Debtor 2 only	Type of NONPRIORITY unsecured c Student loans	iaim:					
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce					
	=	that you did not report as priority clai	•					
	Check if this claim relates to a community debt	Debts to pension or profit-sharing pla						
1	s the claim subject to offest?	Book to position of profit-sharing pic	and and only difficient					
	No	Other. Specify PayDay Loan						
	Yes							

Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main Page 23 of 63 Document Lucius Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** COMENITY CAPITAL/Blair **\$** 638.00 Last 4 digits of account number _ Creditor's Name 2013-2017 Po Box 182120 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Columbus OH 43218 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes COMENITY CAPITAL/Blair NULL \$ 677.00 Last 4 digits of account number 4.9 Creditor's Name 2014-2017 Po Box 182120 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent OH 43218 Columbus Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt

Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main Page 24 of 63 Document Lucius Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Credit ONE BANK NA **\$** 542.00 Last 4 digits of account number _____NULL

Po Box 98875		When was the debt incurred? 2017-2017					
Number Street		When was the dept incurred:					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
	NV 00400	Contingent					
	Las Vegas NV 89193	Unliquidated					
	City State Zip Code Who owes the debt? Check one.	Disputed					
	Debtor 1 only	_					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans					
		Obligations arising out of a separation agreement or divorce					
	At least one of the debtors and another	that you did not report as priority claims					
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts					
	Is the claim subject to offest?	Debts to pension or prone-snaming plans, and other similar debts					
	No	Other. Specify Credit Card or Credit Use					
	Yes	Other. Specify Orean Sand of Orean SSS					
4.12	Credit ONE BANK NA	Last 4 digits of account number NULL	\$ 1,022.00				
	Creditor's Name						
	Po Box 98875	When was the debt incurred? 2015-2017					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
		Contingent					
	Las Vegas NV 89193						
	City State Zip Code	Unliquidated					
	Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
	Check if this claim relates to a	that you did not report as priority claims					
	community debt	Debts to pension or profit-sharing plans, and other similar debts					
	Is the claim subject to offest?						
	No	Other. Specify Credit Card or Credit Use					
	Yes PANKANA	AUU I	. 4 707 00				
4.13	Credit ONE BANK NA	Last 4 digits of account number NULL	\$ <u>1,767.00</u>				
	Creditor's Name Po Box 98875	When was the debt incurred? 2013-2017					
		when was the dept incurred:					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
	Log Vogos NV 90403	Contingent					
	Las Vegas NV 89193	Unliquidated					
	City State Zip Code Who owes the debt? Check one.	Disputed					
	Debtor 1 only	_					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
		that you did not report as priority claims					
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts					
	Is the claim subject to offest?	La people to periodicial of profite situating plane, and other offilial debts					
	No	Other. Specify Credit Card or Credit Use					
	Yes	Outer, Specify					

Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main

Debtor 1 Lucius R Document Page 25 of 63

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Total Cla					
4.14	Dr. Leonards Healthcare Corp	Last 4 digits of account number	\$ 100.00		
	Creditor's Name				
	PO Box 7821	When was the debt incurred?			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Edison NJ 08818	Unliquidated			
_ v	City State Zip Code Who owes the debt? Check one.	Disputed			
Ī	Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
	Check if this claim relates to a	that you did not report as priority claims			
-	community debt	Debts to pension or profit-sharing plans, and other similar debts			
ls	s the claim subject to offest?				
	No	Other. Specify			
	Yes				
4.15	Great American Finance	Last 4 digits of account number 3375	<u>\$ 302.00</u>		
	Creditor's Name	When was the debt incurred? 2015-2017			
	20 N Wacker Dr Ste 2275	When was the debt incurred?			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
	Chicago II 60606	Contingent			
	Chicago IL 60606 City State Zip Code	Unliquidated			
_ v	City State Zip Code Vho owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
Ī	Debtor 1 and Debtor 2 only	Student loans			
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
Ī	Check if this claim relates to a	that you did not report as priority claims			
-	community debt	Debts to pension or profit-sharing plans, and other similar debts			
Is	s the claim subject to offest?				
	No	Other. Specify Personal Loan			
\vdash	Yes	4040	+ 040 00		
4.16	Great American Finance	Last 4 digits of account number 4046	\$ <u>912.00</u>		
	Creditor's Name 20 N Wacker Dr Ste 2275	When was the debt incurred? 2016-2017			
	Number Street				
	Number Succes				
		As of the date you file, the claim is: Check all that apply.			
	Chicago IL 60606	Contingent			
	City State Zip Code	Unliquidated			
<u> </u>	Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
E	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
	Check if this claim relates to a	that you did not report as priority claims			
	community debt	Debts to pension or profit-sharing plans, and other similar debts			
	s the claim subject to offest?	Paragrati and			
	No Yes	Other. Specify Personal Loan			
	1 tep				

Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main

Page 26 of 63 Case Number (if known) Document Debtor 1 Lucius R

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page					
After listing any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Claim			
4.17 Green Pine Lending	Last 4 digits of account number	\$ <u>100.00</u>			
Creditor's Name	When we the debt in sum d?				
3051 Sand Lake Roa Number Street	When was the debt incurred?				
Number Street					
	As of the date you file, the claim is: Check all that apply.				
Crandon WI 54520	Contingent				
City State Zip Code	Unliquidated				
Who owes the debt? Check one.	Disputed				
Debtor 1 only					
Debtor 2 only	Type of NONPRIORITY unsecured claim:				
Debtor 1 and Debtor 2 only	☐ Student loans				
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts				
Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts				
No	Other. Specify				
Yes					
4.18 Kohls/Capone	Last 4 digits of account number NULL	\$ <u>630.00</u>			
Creditor's Name	When was the debt incurred? 2010-2017				
Number Street	when was the dest incurred:				
Number					
	As of the date you file, the claim is: Check all that apply.				
Menomonee Falls WI 53051	Contingent				
City State Zip Code	Unliquidated				
Who owes the debt? Check one.	Disputed				
Debtor 1 only					
Debtor 2 only	Type of NONPRIORITY unsecured claim:				
Debtor 1 and Debtor 2 only	Student loans Obligations origing out of a consention agreement or divorce.				
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
Is the claim subject to offest?					
No	Other. Specify Credit Card or Credit Use				
Yes					
4.19 Monroe & Main	Last 4 digits of account number	\$ <u>100.00</u>			
Creditor's Name 1112 7th Ave.	When was the debt incurred?				
Number Street					
	As of the date you file the claim is. Check all that apply				
	As of the date you file, the claim is: Check all that apply. Contingent				
Monroe WI 53566	☐ Unliquidated				
City State Zip Code	Disputed				
Who owes the debt? Check one.	Disputed				
Debtor 1 only	Toward MONDPLODITY				
Debtor 2 only	Type of NONPRIORITY unsecured claim:				
Debtor 1 and Debtor 2 only At least one of the debtors and another	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce				
Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts				
Is the claim subject to offest?					
No	Other. Specify Credit Card or Credit Use				
Yes	_				

Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main Page 27 of 63 Case Number (if known) Document Lucius Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Montgomery Wards **s** 100.00

4.20 Montgomery Wards	Last 4 digits of account number	\$ <u>100.00</u>
Creditor's Name		
Box 103104	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Roswell GA 30076	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
∏Yes	Other Opening	
4.21 Onemain	Last 4 digits of account number 4464	\$ 13,913.00
Creditor's Name		*
Po Box 1010	When was the debt incurred? 2017-2017	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Evansville IN 47706		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
	Town of MONDRIODITY was a second of a later	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Personal Loan	
I	Other. Specify	
Yes A 22 Personify Financial	Land Address of a constant of the	\$ 100.00
4.22	Last 4 digits of account number	\$ <u>100.00</u>
Creditor's Name	When we do do to the comments	
11956 Bernando Plaza Drive #144	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
San Diego CA 92128	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Doors to pension or profit-sharing plans, and other similar debts	
· -		
No	Other. Specify	
Yes		

Official Form 106E/F

Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main Page 28 of 63 Case Number (if known) Document Lucius Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.23 Personify Financial \$ 100.00 Last 4 digits of account number

7.20	0 8 1 1		
	Creditor's Name 11956 Bernando Plaza Drive	When was the debt incurred?	
		When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	San Diego CA 92128		
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
ΙГ	Debtor 1 only		
1	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1 7	Debtor 1 and Debtor 2 only	Student loans	
}	=		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
١.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify	
	Yes		
4.24	Portfolio Recovery Assoc.	Last 4 digits of account number	<u>\$ 1,372.58</u>
	Creditor's Name		
	120 Corporate Blvd., Ste. 100	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Norfolk VA 23502	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
l ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1	=	Student loans	
	Debtor 1 and Debtor 2 only		
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
١.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
\vdash	Yes		
4.25	Rise	Last 4 digits of account number	\$ <u>100.00</u>
	Creditor's Name		
	PO Box 101808	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Fort Worth TX 76185		
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
		_	
	■No ¬	Other. Specify	
	Yes		

Debtor 1	Lucius	Case 17-23511	Doc 1	Filed 08/07/17 Document	Entered 08/07/17 13:23:57 Page 29 of 63 Case Number (if known)	Desc Main	
	First Name	Middle Name		Last Name	, ,		
Part 2	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page						
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.							

After li	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.					
4.26	Syncb/CARE CREDIT	Last 4 digits of account number	NULL	<u>\$ 775.00</u>		
	Creditor's Name	When was the debt incurred?	2015-2017			
	950 Forrer Blvd Number Street	when was the dept incurred?				
	Number Street					
		As of the date you file, the claim is:	: Check all that apply.			
	Kettering OH 45420	Contingent				
	City State Zip Code	Unliquidated				
_ v	/ho owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:			
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce			
	Check if this claim relates to a	that you did not report as priority cla	aims			
"	community debt	Debts to pension or profit-sharing p	lans, and other similar debts			
ls	s the claim subject to offest?	_				
	No □.,	Other. Specify Credit Card or	Credit Use			
	Yes Syncb/CARE CREDIT	Land did the of a count or only	NULL	\$ 822.00		
4.27	Creditor's Name	Last 4 digits of account number	NOLL	\$ <u>022.00</u>		
	950 Forrer Blvd	When was the debt incurred?	2014-2017			
	Number Street					
		A - of the data way file the plains in	Observation and About Security			
		As of the date you file, the claim is: Check all that apply.				
	Kettering OH 45420	Contingent				
	City State Zip Code	Unliquidated				
<u> </u>	/ho owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:			
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separati	-			
[Check if this claim relates to a	that you did not report as priority cla				
	community debt s the claim subject to offest?	Debts to pension or profit-sharing p	lans, and other similar debts			
l R	No	Cradit Card or	Cradit Haa			
	Yes	Other. Specify Credit Card or Credit Use				
4.28	Syncb/CARE CREDIT	Last 4 digits of account number	NULL	\$ 1,460.00		
1.20	Creditor's Name	<u> </u>				
	950 Forrer Blvd	When was the debt incurred?	2017-2017			
	Number Street					
		As of the date you file, the claim is:	: Check all that apply.			
		Contingent				
	Kettering OH 45420	Unliquidated				
v	City State Zip Code //ho owes the debt? Check one.	Disputed				
[Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:			
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce			
[Check if this claim relates to a	that you did not report as priority cla	aims			
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts			
	s the claim subject to offest?	<u></u>				
	■ No ¬…	Other. Specify Credit Card or	Credit Use			
	Yes					

Debtor 1	Lucius First Name Your	Case 17-23511 R Middle Name		Last Name	Entered 08/0 Page 30 of 63	07/17 13:23:57 Bumber (if known)	Desc Main
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.							
4.29	Syncb/JCF		_ Las	at 4 digits of account numbe	NULL		

After lis	sting any entries on this page, number them b	peginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.29	Syncb/JCP	Last 4 digits of account number _	NULL	\$ <u>0.00</u>
	Creditor's Name Po Box 965007	When was the debt incurred?	2009-2012	
	Number Street	Whom was the dest mounted.		
		As of the date you file, the claim is	: Check all that apply	
		Contingent	. Onosi dii didi appi).	
	Orlando FL 32896	Unliquidated		
w	City State Zip Code Vho owes the debt? Check one.	Disputed		
ΙÏ	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
│ Ē	Debtor 1 and Debtor 2 only	Student loans		
Ī	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
ΙĒ	Check if this claim relates to a	that you did not report as priority cla	aims	
-	community debt	Debts to pension or profit-sharing p	olans, and other similar debts	
ls	s the claim subject to offest?			
	No Yes	Other. Specify Credit Card or	Credit Use	
4.30	Yes Syncb/JCP	Last 4 digits of account number	NULL	\$ 2,171.00
7.50	Creditor's Name			•
	Po Box 965007	When was the debt incurred?	2008-2017	
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
		Contingent		
	Orlando FL 32896	Unliquidated		
l w	City State Zip Code Vho owes the debt? Check one.	Disputed		
	Debtor 1 only			
[Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cl	aims	
. ا	community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
	s the claim subject to offest?	Cradit Card or	Cradit Has	
	Yes	Other. Specify Credit Card or	Credit Ose	
4.31	Syncb/Walmart	Last 4 digits of account number _	NULL	\$ 502.00
	Creditor's Name		0040 0047	
	Po Box 965024	When was the debt incurred?	2016-2017	
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
	Orlanda El 22006	Contingent		
	Orlando FL 32896 City State Zip Code	Unliquidated		
w	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
[At least one of the debtors and another	Obligations arising out of a separat	-	
[Check if this claim relates to a	that you did not report as priority cl		
	community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
	s the claim subject to offest?	Cradit Card or	Cradit Usa	
	Yes	Other. Specify Credit Card or	OTEUR OSE	

Debtor 1	Lucius	Case 17-23511	Document		Entered 08/07/17 13:23:57 Page 31 of 63 Case Number (if known)	Desc Main	
	First Name	Middle Name		Last Name	, , ,		
Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page							
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.							
	wash/Ma				NII II I		

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.32	Syncb/Walmart	Last 4 digits of account number	NULL	\$ <u>1,013.00</u>
	Creditor's Name Po Box 965024	When was the debt incurred?	2014-2017	
	Number Street	Titles was also asset instanted.		
		As of the date you file, the claim is:	Check all that apply	
		Contingent	. Спеск ан тат арргу.	
	Orlando FL 32896	Unliquidated		
l	City State Zip Code	Disputed		
Y	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured o	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati		
L	Check if this claim relates to a community debt	that you did not report as priority cla Debts to pension or profit-sharing p		
ls	s the claim subject to offest?	Debts to pension of profit-straining p	ians, and other similar debts	
	No	Other. Specify Credit Card or	Credit Use	
	Yes	Curci. Speedily		
4.33	TD BANK USA/Targetcred	Last 4 digits of account number	NULL	<u>\$ 1,015.00</u>
	Creditor's Name		2008-2017	
	Po Box 673	When was the debt incurred?	2006-2017	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
	Minnesolis MNL 55440	Contingent		
	Minneapolis MN 55440	Unliquidated		
v	City State Zip Code Vho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans		
Ī	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority cla	aims	
-	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
ls	s the claim subject to offest?			
	■ No ¬	Other. Specify Credit Card or	Credit Use	
101	IYes Walter Drake	Last 4 digita of account number		\$ 100.00
4.34	Creditor's Name	Last 4 digits of account number		<u> </u>
	250 City Center	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that anniv	
		Contingent	. Oncon all that apply.	
	Oshkosh WI 54906	Unliquidated		
١,,	City State Zip Code	Disputed		
\ \ \ \	/ho owes the debt? Check one.	Diopated		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	ciaim:	
	Debtor 1 and Debtor 2 only	Student loans	ion agreement or diverse	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separati that you did not report as priority cla	-	
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing p		
ls	s the claim subject to offest?	Depres to beneath of broth-straining b	חמוזס, מוזע טעודר אווווומו עבטנא	
	No	Other. Specify		
	Yes	опот. орсону		

Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Case 17-23511

Page 32 of 63 Document Lucius Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Webbank/Fingerhut \$ 1,565.00 Last 4 digits of account number _ Creditor's Name 2015-2017 6250 Ridgewood Rd When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Saint Cloud MN 56303 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Yes Webbank/Gettington \$ 662.00 Last 4 digits of account number 2015-2017 6250 Ridgewood Rd When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Saint Cloud MN 56303 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Credit Card or Credit Use List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Clerk, First Mun Div On which entry in Part 1 or Part 2 list the original creditor? Line 20 _ of (Check one): 50 W. Washington St., Rm. 1001 Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Street Chicago IL 60602 Last 4 digits of account number _ City State Zip Code Blatt, Hasenmiller, Leibsker & Moore LLC On which entry in Part 1 or Part 2 list the original creditor? Line _____ of (Check one): Part 1: Creditors with Priority Unsecured Claims 10 S. LaSalle St. Ste 2200 Part 2: Creditors with Nonpriority Unsecured Claims Number Street

Chicago

City

IL

State Zip Code

60603

Last 4 digits of account number _

Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main Page 33 of 63

Debtor 1 Lucius

Document

Add the Amounts for Each Type of Unsecured Claim

			Total claim
Total claims	6a. Domestic support obligations	6a.	\$ 0.00
om Part 1	oa. Domestic support obligations	va.	Ψ
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$40,089.58

			7 22511 Dog	1 Eilad	00/07/17	Entered 08/07/17 13:23:57 Desc Main	
Fill	in this int	formation to ide	entify your case:			4 of 63	
Deb	tor 1	Lucius	R		Johnson		
Б.,	0	First Name Diane	Middle Name		Johnson		
	tor 2 ise, if filing)	First Name	Middle Name		Last Name		
Unit	ed States	Bankruptcy Court	for the : NORTHERN	District of ILLINOIS			
	e Number				(State)	Check if this is an	
	nown)					amended filing	
Offic	ial Fo	orm 1060	<u> </u>				
Sche	edule	G: Execu	tory Contracts	s and Unex	pired Lea	ises 13	2/15
nforma	ation. If m	nore space is n		onal page, fill it ou		h are equally responsible for supplying correct ntries, and attach it to this page. On the top of any	
1. Do	you hav	e any executor	y contracts or unexpire	d leases?			
	No. Ch	eck this box and	I submit this form to the	court with your oth	er schedules. Y	ou have nothing else to report on this form.	
	Yes. Fill	in all of the info	rmation below even if th	ne contracts or leas	ses are listed in	Schedule A/B: Property (Official Form 106A/B)	
	-			-		e. Then state what each contract or lease is for (for ruction booklet for more examples of executory contracts and	
une	expired le	ases.					
P:	erson or	company with	whom you have the co	ntract or lease		State what the contract or lease is for	
2.1	London	Townhomes				_	
	Name 908 E 10	01st					
	Number	Street				_	
	Chicago			IL 60628 State Zip Code		_	
2.2	Oity			State Zip Gode			
	Name					-	
	Number	Street				_	
	Number	Sueet					
	City			State Zip Code		_	
2.3							
	Name					-	
	Number	Street				_	
						_	
	City			State Zip Code			
2.4							
	Name					-	
	Number	Street				_	
						_	
	City			State Zip Code			
2.5							
	Name			-		-	
	Number	Street				_	

State Zip Code

City

Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main

Fill in this inf	formation to iden	tify your case:	
Debtor 1	Lucius	R	Johnson
	First Name	Middle Name	Last Name
Debtor 2	Diane	Е	Johnson
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of <u>IL</u>	LINOIS_
Case Number	(State)		
(If known)			

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

_							
1. D c	o you have any co	debtors? (If you are filing a joint case, do not list either spor	use as a codebtor.)				
No.							
=	Yes						
2. W	ithin the last 8 yea	rs, have you lived in a community property state or territ	ory? (Community p	property states and territories include			
Aı	rizona, California, I	daho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas,	Washington, and	Wisconsin.)			
	No. Go to line 3.						
	Yes. Did your sp	ouse, former spouse, or legal equivalent live with you at the	e time?				
	∐ No □ Ves Inwhic	ch community state or territory did you live?	Fill in the	name and current address of that person			
	☐ Tes. IIIWIIIC	or community state of territory did you live:		name and current address of that person.			
	Name of your sp	ouse, former spouse or legal equivalent					
	Number S	treet					
	City	State	Zip Code				
3. In	-	of your codebtors. Do not include your spouse as a code	•	e is filing with you. List the person			
		n as a codebtor only if that person is a guarantor or cosi					
	-	Form 106D), Schedule E/F (Official Form 106E/F), or Sch hedule G to fill out Column 2.	edule G (Official F	orm 106G). Use Schedule D,			
,	chedule L/I , or oc	nedule 3 to fill out Solutili 2.					
	Column 1: Your co	odebtor		Column 2: The creditor to whom you owe the debt			
				Check all schedules that apply:			
3.1				Schedule D, line			
	Name			Schedule E/F, line			
	Number Stre	pet					
			_	Schedule G, line			
	City	State	Zip Code				
3.2				Schedule D, line			
	Name			Schedule E/F, line			
	Number Stre	eet		Schedule G, line			
	City	State	Zip Code	_			
3.3	·			Schedule D, line			
	Name		_	Schedule E/F, line			
	Number Stre	poet	_				
	Number Stre	ret		Schedule G, line			
	City	State	Zip Code				

Fill in this information to identify your case:						
Debtor 1	Lucius	R	Johnson			
	First Name	Middle Name	Last Name			
Debtor 2	Diane	E	Johnson			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS</u>						
Case Number((f known)						

ck if this is: An amended filing A supplement showing post-petition
chapter 13 income as of the following date: MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Desc	ribe Employment					
Fill in your em information	ployment		Debtor 1		Debtor 2 or non-filing	spouse
	ore than one job, rate page with out additional	Employment status	Employed X Not employed	i	Employed X Not employed	
Include part-ti self-employed	me, seasonal, or work.	Occupation				
Occupation m or homemake	ay Include student r, if it applies.	Employers name				
		Employers address				
		How long employed there?				
Part 2: Give	Details About Monthl	y Income				
spouse unles	s you are separated. non-filing spouse hav	we more than one employer, combined, attach a separate sheet to this form.	e the information for	•		1
				For Debtor 1	For Debtor 2 or non-filing spouse	
-		y and commissions (before all payr alculate what the monthly wage wor		\$0.00	\$0.00	,
3. Estimate and	l list monthly overting	me pay.		\$0.00	\$0.00	
4. Calculate gr	oss income. Add line	2 2 + line 3.		\$0.00	\$0.00	

Official Form 106I Record # 747894 Schedule I: Your Income Page 1 of 2

Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main

Case Number (if known) _

Lucius Debtor 1

Document Page 37 of 63

First Name Middle Name Last Name For Debtor 1 For Debtor 2 or non-filing spouse \$0.00 \$0.00 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions \$0.00 \$0.00 5a 5b. Mandatory contributions for retirement plans 5b. \$0.00 \$0.00 \$0.00 \$0.00 5c. Voluntary contributions for retirement plans 5c. 5d. Required repayments of retirement fund loans \$0.00 \$0.00 5d. \$0.00 \$0.00 5e. Insurance 5e 5f. Domestic support obligations \$0.00 5f. \$0.00 5g. Union dues \$0.00 \$0.00 5g. 5h. Other deductions. Specify: 5h. \$0.00 \$0.00 6. **Add the payroll deductions**. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h. 6. \$0.00 \$0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$0.00 \$0.00 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a \$0.00 \$0.00 Interest and dividends \$0.00 \$0.00 8b. Family support payments that you, a non-filing spouse, or a 8c. \$ 0.00 \$ 0.00 dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 \$0.00 **Social Security** 8e 8e. \$1,411.00 \$0.00 8f. Other government assistance that you regularly receive 8f. \$0.00 \$0.00 Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income 8g. \$500.00 \$2.511.00 Other monthly income. Specify: 8h. \$0.00 \$0.00 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. \$1.911.00 \$2,511.00 Calculate monthly income. Add line 7 + line 9. 10. 10 \$1,911.00 \$2,511.00 \$4,422.00 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. \$0.00 Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. \$4,422.00 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Do you expect an increase or decrease within the year after you file this form? X No. Yes. Explain:

Fill in this in	nformation to identify yo	our case:				
Debtor 1	Lucius	R	Johnson	Check if this is:		
	First Name	Middle Name	Last Name	An amende	ed filing	
Debtor 2 (Spouse, if filing)	Diane First Name	E Middle Name	Johnson Last Name			-petition chapter 13
				income as	of the following o	late:
Case Numbe	s Bankruptcy Court for the : _	NORTHERN DISTRICT	OF ILLINOIS	MM / DD / `	YYYY	
(If known)						
Official F	orm 106J				filing for Debtor separate house	2 because Debtor 2
	le J: Your Ex	naneae		maintaine e	ooparato nodoc	12/14
			ole are filing together, both	are equally responsible for supplyi	na correct inform	
-	-			ges, write your name and case num	-	
Part 1:	Describe Your Household					
1. Is this a jo	int case?					
No.	Go to line 2.					
X Yes.	Does Debtor 2 live in a	separate household?				
	X No.					
	Yes. Debtor 2 mus	st file a separate Schedu	ıle J.			
2. Do you	have dependents?	X No		Dependent's relationship to	Dependent's	Does dependent live
	ist Debtor 1 and	Yes. Fill ou	t this information for	Debtor 1 or Debtor 2	age	with you?
Debtor 2	2.	each depe	ndent			X No
Do not s names.	state the dependents'					Yes
names.						X No
						Yes
						X No
						Yes
						X No
						Yes
						X No
						Yes
-	expenses include	X No				
	f and your dependents?	Yes				
Part 2:	Estimate Your Ongoing M	onthly Expenses				
Estimate your	expenses as of your ba	ankruptcy filing date ur	less you are using this forr	n as a supplement in a Chapter 13 o	case to report	
expenses as of the applicable		uptcy is filed. If this is	a supplemental Schedule J,	check the box at the top of the form	n and fill in	
Include expen	ses paid for with non-c	-	ance if you know the value			
of such assist	tance and have included	l it on Schedule I: You	Income (Official Form 106	.)		our expenses
4. The ren	tal or home ownership	expenses for your resid	lence. Include first mortgage	e payments and		
_	t for the ground or lot.				4.	\$725.50
	cluded in line 4:					#0.00
	eal estate taxes	and the t			4a.	\$0.00
	operty, homeowner's, or				4b.	\$0.00
	ome maintenance, repair				4c.	\$75.00 \$0.00
4d. Ho	omeowner's association	or condominium dues			4d.	φυ.υυ

Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main

Lucius R Debtor 1

Middle Name

First Name

Document

Last Name

Page 39 of 63 Case Number (if known) _

			Your expenses	
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.		\$360.00
	6b. Water, sewer, garbage collection	6b.		\$60.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$450.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.		\$600.00
8.	Childcare and children's education costs	8.		\$0.00
9.	Clothing, laundry, and dry cleaning	9.		\$225.00
10.	Personal care products and services	10.		\$200.00
11.	Medical and dental expenses	11.		\$125.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.		\$200.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$75.00
14.	Charitable contributions and religious donations	14.		\$0.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.00
	15b. Health insurance	15b.		\$0.00
	15c. Vehicle insurance	15c.		\$0.00
	15d. Other insurance. Specify:	15d.		\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

Official Form 106J Record # 747894 Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main Document Page 40 of 63

Lucius R Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$5.00 21. Other. Specify: ___Postage/Bank Fees (\$5.00), 21. \$3,100.50 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$4,422.00 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$3,100.50 23b. Copy your monthly expenses from line 22 above. 23b.-\$1,321.50 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 747894 Schedule J: Your Expenses Page 3 of 3

Fill in this in	formation to ide	ntify your case:	
Debtor 1	Lucius	R	Johnson
	First Name	Middle Name	Last Name
Debtor 2	Diane	<u> </u>	Johnson
(Spouse, if filing)	First Name	Middle Name	Last Name
		or the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to he	elp you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary an correct.	d schedules filed with this declaration and that they are true and
🗶 /s/ Lucius R Johnson	/s/ Diane E Johnson
Signature of Debtor 1	Signature of Debtor 2
Date _08/07/2017	Date 08/07/2017
MM / DD / YYYY	Date

Fill in this information to identify your case:					
Lucius	R	Johnson			
First Name	Middle Name	Last Name			
Diane	E	Johnson			
First Name	Middle Name	Last Name			
	urt for the : <u>NORTHERN</u> District of <u>ILLIN</u>	OIS (State)			
	Lucius First Name Diane First Name	Lucius R First Name Middle Name Diane E First Name Middle Name Bankruptcy Court for the :NORTHERN District ofILLING			

Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Hullik	er (II Known). Answer every question.			
Pa	111: Give Details About Your Marital Status and Where Yo	u Lived Before		
01.	What is your current marital status?			
	Married			
	■ Not married			
	_			
02	During the last 3 years, have you lived anywhere other that	n where you live now	?	
	No.	and to should not be seen		
	Yes. List all of the places you lived in the last 3 years. Do	not include where yo	u live now.	
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
		lived there		lived there
	Nithin the last 8 years, did you ever live with a spouse or lo property states and territories include Arizona, California, l			
	and Wisconsin.)			
	■ No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H)		
		omolari om room.		
Pa	Explain the Sources of Your Income			

Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main

Page 43 of 63 Document Debtor 1 Lucius Johnson Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$983 \$120.00 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$900 Wages, commissions, \$100 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. П № Yes. Fill in the details Debtor 1 Debtor 2 Sources of income Gross income Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Pension Income \$4,000 Pension Income \$20,088 From January 1 of current year until Social Security \$11,288 the date you filed for bankruptcy: Income \$30,132 For last calendar year: Pension Income \$6,000 Pension Income Social Security \$16,932 (January 1 to December 31, 2016) Income Pension Income \$6,000 Pension Income \$30,132 For last calendar year: \$16,932 Social Security (January 1 to December 31, 2015) Income Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main Document Page 44 of 63

Lucius R Johnson Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Was this payment for... Total amount paid Amount you still owe payments Onemain Po Box 1010 \$ 3,680 Monthly 786 ■ Mortgage Car Evansville IN 47706 Credit card Loan repayment Suppliers or vendors Other Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Part 4: Identify Legal actions, Repossessions, and Foreclosures

Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main Document Page 45 of 63

Debtor	1	Lucius	R	Johnson	Case Number (if known)	
		First Name	Middle Name	Last Name		
	List		ng personal injury case		action, or administrative proceeding? , collection suits, paternity actions, support or custo	dy
	Пι	No.				
	=	Yes. Fill in the details.				
	_			Nature of the case	Court or agency	Status of the case
		Portfolio Recovery Asso	ociates Llc VS	Collection	First Municipal Division, Cook County	Pending
		Lucius Johnson				On appeal
		CASE NUMBER#13M1	122720			Concluded
		O/ OE NOMBERT TOM I	122120			Concluded
		nin 1 year before you filed ck all that apply and fill ir		any of your property repossessed	I, foreclosed, garnished, attached, seized, or levied	?
	1	No. Go to line 11				
	□,	Yes. Fill in the informatio	n below.			
		nin 90 days before you f efuse to make a paymen			k or financial institution, set off any amounts froi	m your accounts
	1	No. Go to line 11				
	□,	Yes. Fill in the informatio	n below.			
					ssession of an assignee for the benefit of credito	ors, a
9		t-appointed receiver, a d	custodian, or another	r official?		
	■ N □ Y					
ı	<u></u> т	es.				
Pa	rt 5:	List Certain Gifts an	d Contributions			
13	With	nin 2 years before you fi	led for bankruptcy, di	id you give any gifts with a total	value of more than \$600 per person?	
		No.				
	_	Yes. Fill in the details for	each gift.			
	_			id you give any gifts or contribu	itions with a total value of more than \$600 to any	charity?
	_		,	, , , , ,	•	•
	=	No. You Fill in the details for	and gift			
	Ш	Yes. Fill in the details for	each girt.			
Do	rt 6:	List Certain Losses				
ra	II C					
			ed for bankruptcy or s	since you filed for bankruptcy, o	lid you lose anything because of theft, fire, other	disaster, or
!	gam	bling?				
	1	No.				
	□,	Yes. Fill in the details for	each gift.			
Pa	irt 7:	List Certain Paymen	ts or Transfers			
-	con	sulted about seeking ba	inkruptcy or preparing	g a bankruptcy petition?	our behalf pay or transfer any property to anyon	e you
'	Inclu	ude any attorneys, bank	ruptcy petition prepa	rers, or credit counseling agen	cies for services required in your bankruptcy.	
	□ I	No.				
	\	Yes. Fill in the details				

Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main

Document Page 46 of 63

Case Number (if known)

R

Lucius

	First Name Middle Name	Last Name			
	Party Contact Info	Description and value of	any property transferred	Date paymen or transfer	t Amount of payment
	Geraci Law L.L.C.				\$1,000.00
	55 E. Monroe Street #3400				
	Chicago,IL 60603				
	Party Contact Info	Description and value of	any property transferred	Date paymen or transfer	t Amount of payment
	Haranill Condit Courseling	Credit Counseling Services	<u> </u>		\$25.00
	Hananwill Credit Counseling			2017	\$25.00
	115 N. Cross St. Robinson, IL 62454				
	Nobilison, IE 02404	•			
		•			
17	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor			any property to anyon	e who
	Do not include any payment or transfer that				
	No.				
	Yes. Fill in the details.				
10	Wishing O and had an extensive filed from handsmooth	did 4d	4		4. .
10	Within 2 years before you filed for bankrupto transferred in the ordinary course of your bu		transfer any property to any	one, other than prope	rty
	Include both outright transfers and transfers		= -	or mortgage on your pr	operty).
	Do not include gifts and transfers that you h	lave aiready listed on this statemen	τ.		
	No.				
	Yes. Fill in the details for each gift.				
19	Within 10 years before you filed for bankrup		o a self-settled trust or simil	lar device of which you	ı are a
	beneficiary? (These are often called asset-p	rotection devices.)			
	No.				
	Yes. Fill in the details for each gift.				
	List Cartain Financial Associate Instru	umanta Safa Danasit Bayes and Standard	ana Unita		
ŀ	art 8: List Certain Financial Accounts, Instru				
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred?	y, were any financial accounts or in	struments held in your nam	e, or for your benefit, o	closed,
	Include checking, savings, money market, o			nks, credit unions, bro	kerage
	houses, pension funds, cooperatives, assoc	ciations, and other financial institut	ions.		
	No.				
	Yes. Fill in the details.	Last 4 digits of account number	Type of account or Da	te account was La	est balance before
		Last 4 digits of account number	instrument clo	osed, sold, moved, cle	osing or transfer
			or	transferred	
21	Do you now have, or did you have within 1 y cash, or other valuables?	rear before you filed for bankruptcy	, any safe deposit box or otl	her depository for sec	urities,
	_				
	No. Yes. Fill in the details.				
		Who else had access to it?	Describe the contents	Do	o you still
					ive it?

Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main Document Page 47 of 63

Debtor 1	Lucius	R	Johnson	Case Number (if known)		
	First Name	Middle Name	Last Name			
22 Ha	ave you stored property	in a storage unit or place	ce other than your home within 1	year before you filed for bankruptcy?		_
	No.					
7	Yes. Fill in the details.					
L	Tes. I ili ili tile detalis.	Who	else has or had access to it?	Describe the contents	Do you still	
		Willo	else has of had access to it:	bescribe the contents	have it?	
Part	Identify Property Y	ou Hold or Control for So	meone Else			
						_
	o you hold or control ang r someone.	y property that someone	else owns? Include any proper	ty you borrowed from, are storing for, o	r hold in trust	
	No.					
	Yes. Fill in the details.					
		When	re is the property?	Describe the property	Value	
Part		Environmental Information				_
For the	e purpose of Part 10, the	following definitions a	pply:			
haz inc	zardous or toxic substar cluding statutes or regul	nces, wastes, or materia ations controlling the cl	al into the air, land, soil, surface we leanup of these substances, was	ing pollution, contamination, releases of water, groundwater, or other medium, stes, or material. aw, whether you now own, operate, or u		
it o	or used to own, operate,	or utilize it, including di	sposal sites.			
_	zardous material means bstance, hazardous mat	, ,		waste, hazardous substance, toxic		
Report	t all notices, releases, a	nd proceedings that you	ı know about, regardless of whei	n they occurred.		
24 H a	as any governmental un	it notified you that you r	nay be liable or potentially liable	under or in violation of an environment	tal law?	
	No.					
_	Yes. Fill in the details.					
_		Gove	ernmental unit	Environmental law, if you know it	Date of notice	
25 H a	ave you notified any gov	ernmental unit of any re	elease of hazardous material?			
	_	crimicital unit of any re	nease of nazaraous material.			
	No.					
L	Yes. Fill in the details.					
		Gove	ernmental unit	Environmental law, if you know it	Date of notice	
26 Ha	ave you been a party in a	any judicial or administr	ative proceeding under any envi	ironmental law? Include settlements and	d orders.	
	No.					
=	Yes. Fill in the details.					
	Tes. I ili ili tile detalis.	Cour	t or agency	Nature of the case	Status of the case	
		-	. 0. 2500)			
Part '	Give Details About	Your Business or Connec	tions to Any Business			
			-			_
27 W	ithin 4 years before you	filed for bankruptcy, did	d you own a business or have an	ny of the following connections to any be	usiness?	
	A sole proprietor o	r self-employed in a trac	de, profession, or other activity,	either full-time or part-time		
	A member of a limi	ted liability company (L	LC) or limited liability partnershi	ip (LLP)		
	A partner in a partr	nership				
	An officer, director	, or managing executive	of a corporation			
	An owner of at leas	st 5% of the voting or eq	uity securities of a corporation			
_	No. None of the above	annlies Go to Part 12				
L			etails below for each business.			
	тез. Опеск ан тнагарр	iy above and illi ili the de	talis below for each business.			

Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main Document Page 48 of 63

n Middle N Shnson D1St , IL 60628	Describe the nature of the business Medical Journals Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or
01St	Medical Journals	Do not include Social Security number or
	-	
, IL 60628	-	
, IL 60628	Name of accountant or bookkeeper	EIN:
	Name of accountant or bookkeeper	
		Dates business existed
		2009-2016
ohnson	Describe the nature of the business	Employer Identification number
		Do not include Social Security number or
	Insurance Sale	
	-	EIN:
	Name of accountant or hookkeener	Dates business existed
	Name of accountant of bookkeeper	Dates Busiliess existed
		1994-2016
in the details.	Date issued	
he answers on this Stateme	ent of Financial Affairs and any attachments. and	declare under penalty of periury that the
true and correct. I understa	ent of Financial Affairs and any attachments, and and that making a false statement, concealing pro an result in fines up to \$250,000, or imprisonment	perty, or obtaining money or property by fraud
true and correct. I understan with a bankruptcy case cants, 152, 1341, 1519, and 3571.	and that making a false statement, concealing pro an result in fines up to \$250,000, or imprisonment	perty, or obtaining money or property by fraud t for up to 20 years, or both.
true and correct. I understan with a bankruptcy case cands, 152, 1341, 1519, and 3571. Sius R Johnson	and that making a false statement, concealing pro an result in fines up to \$250,000, or imprisonment /s/ Diane E Johr	perty, or obtaining money or property by fraud for up to 20 years, or both.
true and correct. I understan with a bankruptcy case cants, 152, 1341, 1519, and 3571.	and that making a false statement, concealing pro an result in fines up to \$250,000, or imprisonment	perty, or obtaining money or property by fraud for up to 20 years, or both.
true and correct. I understan with a bankruptcy case cands, 152, 1341, 1519, and 3571. Sius R Johnson	and that making a false statement, concealing pro an result in fines up to \$250,000, or imprisonment /s/ Diane E Johr	perty, or obtaining money or property by fraud to 20 years, or both. nson or 2
	-	Name of accountant or bookkeeper ars before you filed for bankruptcy, did you give a financial statement to any, creditors, or other parties.

Debtor 1 Lucius	R			
	• •	Johnson	_	
First Name	Middle Name	Last Name		
Debtor 2 Diane	E	Johnson	_	
(Spouse, if filing) First Name	Middle Name	Last Name		
United States Bankruptcy Court for the :NC	ORTHERN District of	f_ <u>ILLINOIS</u>		
Const. November		(State)		Check if this is an
Case Number(If known)				amended filing

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors,

whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

For any creditors information below	-	rs Who Have Claims Secured by Property (Official Form 106D)), fill in the
Identify the credit	or and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: Description of property securing debt:	Onemain 2007 Saturn ION with over 167,600 miles	Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	■ No □ Yes
Creditor's name: Description of property securing debt:	Onemain Financial 2007 Saturn ION with over 106,000 miles	Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	■ No □ Yes
Creditor's name: Description of property securing debt:		Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No No Yes
Creditor's name: Description of property securing debt:		Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No □ Yes

Case 17-23511

Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main Page 50 of 63 moder (if known)

First Name

List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you	listed in Schedule G: Executory Contracts and Unexpired Leas	es (Official Form 106G).
	eases. Unexpired leases are leases that are still in effect; the lea	
	perty lease if the trustee does not assume it. 11 U.S.C. § 365(p)(
Describe your unexpired personal property lease		Will the lease be assumed?
Lessor's name: London Townhomes		☐ No
Description of leased		Yes
property:		
Lessor's name:		□ No
Description of leased property:		☐ Yes
Lessor's name:		□ No
Description of leased property:		Yes
Lessor's name:		□ No
Description of leased property:		☐ Yes
Lessor's name:		□ No
Description of leased property:		☐ Yes
Lessor's name:		□ No
Description of leased property:		☐ Yes
Lessor's name:		□ No
Description of leased property:		Yes
Part 3: Sign Below		
Under penalty of perjury, I declare that I have indicate personal property that is subject to an unexpired least	ed my intention about any property of my estate that secures a se.	debt and any
★ /s/ Lucius R Johnson Signature of Debtor 1	/s/ Diane E Johnson Signature of Debtor 2	_
Date Dated: 08/07/2017	Date Dated: 08/07/2017	

MM / DD / YYYY

MM / DD / YYYY

Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main Document Page 51 of 63

B2030 (Form 2030) (12/15)

United States Bankruptcy Court

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

III I C	
Lucius R Johnson and Diane E Johnson / Debtors	Case No:

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

Chapter:

Chapter 7

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept

Prior to the filing of this statement I have received

Balance Due

\$1,000.00

\$1,000.00

2.	The source of the compensation paid to me was:
	Debtor(s) Other: (specify)
3.	The source of compensation to be paid to me is:
	Debtor(s) Other: (specify)
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
	I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- **6.** By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does NOT include any work done post-filing.

Record # 747894 Page 1 of 1

Case 17-23511 Geraci EaladLOB/C7/11/Inofsthedian & Wisconsin: 23:57 Desc Main

Headquarters: 55 E. Monroe Street, #3400 Dought 1950603 PERCENTION OF GREEN CORNER WWW.INFOTAPES.COM Date: 7/10/2017 Consultation Attorney: CMP Record #: 747-894



Retainer Agreement Chapter 7 - Pre-filing

The state of the s
Services before filing in Court: I retain Geraci Law L.L.C. to prepare to file a Chapter 7 bankruptcy petition in court. I agree to pay, by
debit only, a flat fee for services before filing in court of \$ 1,000.00
at \$ {} today, \$ {} per {} starting {} and \$ {} within 60 days of today. Bankruptcy is time-sensitivel
may pay more than this amount to pre-pay post-filing services. After filing in court, any balance on the pre-filing fee is discharged. We will
start preparing your documents as soon as you sign this contract. Work before signing is no charge. Work or Costs advanced AFTER filing
in Court is not included in the pre-filing amount, unless you pay us for it in advance:
Afficient Classic Classic Country of the Land Country of the Count
After we file your Chapter 7 bankruptcy in Court, we will advance your Court Cost of \$335, and the flat fee for services after case filing is \$_1.095.00_8\\$335 = \$_1.430.00_\text{total flat fee}\] total flat fee. We will present you with an agreement to repay the \$335, and pay a fee for our
services after filing through Discharge or case closing without discharge. Whether or not you sign a post-filing agreement is entirely
voluntary: you are not required to retain Geraci Law for post-bankruptcy services. You may hire some other law firm to finish your bankruptcy
and Geraci Law may withdraw from representing you.
The flat fee for pre-filing work pays for: consultation after hiring us, (before retaining us is free) preparation petition and schedules, means test &
statement of financial affairs; phone calls, emails, web messages; processing and reviewing documents that we requested from you including faxes, email-
attachments, web uploads and mail; office appointment to review and sign your petition; filing your case in court. Excluded: appearance in any court or proceeding; taking calls from your creditors or bill collectors. If you decide to pre-pay, or pay for ALL services before and after we file your case in
court, all work until case closing is included except: missed section 341 meetings; amendments to schedules; adversary proceedings; any motions
including to reopen, avoid judgment liens, for enlargement of time; any contested matter including but not limited to objections to exemptions, motions to
dismiss; attending rule 2004 examinations; reviewing documents that we did not specifically request from you; appearance other than bankruptcy court.
Flat fee. With "flat fee", rather than hourly, you know in advance your entire cost unless additional work is required and it usually is cheaper, but you may
choose to pay for our services billed hourly at \$75 -\$450/hour, and pay in advance a security retaier, which may cost you more, or less than a flat fee. Advance Payment Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a
client trust account. We will only refund unearned fees You may enter into a security retainer agreement with another law firm: we will not because you
may lose funds held in our trust account which may be assets in a Chapter 7.
Termination. If you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign my petition
according to this schedule, I agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates shown
above. We will only refund fees not earned. Wisconsin: We will submit any unresolved dispute about the fee to binding arbitration within 30 days of
receiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection if the we fail to provide a refund of unearned advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding arbitration, you must provide written notice
of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within 30 days
after notice of the dispute from the client, we shall submit the dispute to binding arbitration.
Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that more
than one attorney or staff will work on your file there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". Change in
circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amount of property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarantee of Discharge :
Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not discharged: student
loans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debts after filing including HOA dues; other debts listed in your green folder as usually not discharged. No discharge if you don't take the 2nd educational
course. I will not transfer or acquire any property or incur any credit or debt before filling, and Lmust make full disclosure of all incorne, expenses, debts
of the state of th
Date: 1,10,11 (x MUCUUS JOHNON X WINNER-ALPHNON)
Lueius Johnson (Debtor) Diane Johnson (Joint Debtor)
Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 161112

Attorney for the Debtor(s), Representing Geraci Law L.L.C.

Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main Document Page 53 of 63

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Lucius R Johnson and Diane E Johnson / Debtors

In re

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 08/07/2017 /s/ Lucius R Johnson

Lucius R Johnson

X Date & Sign

Dated: 08/07/2017 /s/ Diane E Johnson

Diane E Johnson

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

Document Page 54 of 63 In re Lucius R Johnson and Diane E Johnson / Debtors

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 747894 B 201A (Form 201A) (11/11) Page 1 of 2

Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main Document Page 55 of 63 In re Lucius R Johnson and Diane E Johnson / Debtors

Page 2

Form B 201A, Notice to Consumer Debtor(s)

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 08/07/2017	/s/ Lucius R Johnson
	Lucius R Johnson
Dated: 08/07/2017	/s/ Diane E Johnson
	Diane E Johnson
Dated: 08/07/2017	/s/ Steven Scott Camp
	Attorney: Steven Scott Camp

Form B 201A. Notice to Consumer Debtor(s) Record # 747894 Page 2 of 2

Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main Document Page 56 of 63

Debto	r 1	Lucius	R	Johnson	Case Number (if known)	
		First Name	Middle Name	Last Name		
Par	t 6:	Answer These Question	s for Reporting Purposes			
		at kind of debts do I have?	as fincurred by an in No. Go to line for Yes. Go to line 16b. Are your debts promotely for a business No. Go to line for Yes. Go to line for the lin	ndividual primarily for 6b. 17. rimarily business as or investment or th 6c. 17.	debts? Consumer debts are defined in a personal, family, or household purpose debts? Business debts are debts that y rough the operation of the business or in not consumer debts or business debts.	e." ou incurred to obtain
17.	Do any exc adr	e you filing under apter 7? you estimate that after y exempt property is cluded and ninistrative expenses paid that funds will be	No. I am not filing Yes. I am filing und administrative No. Yes.	er Chapter 7. Do you	to line 18. I estimate that after any exempt property at funds will be available to distribute to	is excluded and unsecured creditors?
	ava	nilable for distribution unsecured creditors?	·			
18.		w many creditors do I estimate that you e?	■ 1-49 □ 50-99 □ 100-199 □ 200-999		,000-5,000 ,001-10,000 0,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	est	w much do you imate your assets to worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million		11,000,001-\$10 million 110,000,001-\$50 million 150,000,001-\$100 million 1100,000,001-\$500 million	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion □More than \$50 billion
20.	est	w much do you imate your liabilities pe?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million		:1,000,001-\$10 million :10,000,001-\$50 million :50,000,001-\$100 million :100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
Par	t 7:	Sign Below	·			
For	you		correct. If I have chosen to file un of title 11, United States (under Chapter 7. If no attorney represents this document, I have obtained in the contest of the contest relief in accordance is understand making a factorical state.	der Chapter 7, 1 am a Code. I understand the me and 1 did not pay ained and read the no noe with the chapter ase statement, concess an result in fines up to	der penalty of perjury that the information ware that I may proceed, if eligible, under each chapter, and or agree to pay someone who is not an abtice required by 11 U.S.C. § 342(b). Tof title 11, United States Code, specified aling property, or obtaining money or property or section of the section of th	er Chapter 7, 11,12, or 13 d I choose to proceed attorney to help me fill out in this petition. perty by fraud in connection
Signature of Debtor 2 Executed on :					Debtor 2 : // /29/17 MM / DD / YYYY	

Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main Document Page 57 of 63

Debtor 1 Lucius R Johnson First Name Middle Name Leet Name Debtor 2 Diane E Johnson (Spouse, If filing) First Name Middle Name Last Name United States Bankruptcy Court for the : NORTHERN District of LILINOIS (State) (State)	Fill in this in	formation to iden	tify your case:		
Debtor 2 Diane E Johnson (Spouse, If filing) First Name Midde Name Last Name United States Bankruptcy Court for the: NORTHERN District of ILLINOIS (State)	Debtor 1	Lucius	R	Johnson	_
(Spouse, If filing) First Name Nidde Name Last Name United States Bankruptcy Court for the : NORTHERN District of ILLINOIS (State)		First Name	Middle Name	Lest Name	
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)	Debtor 2	Diane	E	Johnson	_
(State)	(Spouse, if filing)	First Name	Middle Name	Last Name	-
	United States Case Number		r the : <u>NORTHERN</u> District of		

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney	the halo you fill out handstudent farms?
No	to help you in our bank upicy forms?
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summe	ary and schedules filed with this declaration and that they are true and
H. T. A. S. W. COM	$\mathcal{L}_{\mathcal{L}}}}}}}}}}$
Signature of Debtor 1	Signature of Debtor 2
8.1	<i>(</i>)
Date : 1/2047 MM / DD / YYYY	Date : 0 / 1 /2017 MM / DD / YYYY

Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main Document Page 58 of 63

Debtor 1	Lucius	R	Johnson	Case Number (if known)		
	First Name	Middle Name	Last Name			
28 Wi	thin 2 years before titutions, creditors	you filed for bankruptcy, did , or other parties.	you give a financial statement t	o anyone about your business? Include all financial		
	No.			· · ·		
	Yes. Fill in the deta	ails.				
<u> </u>		Daté lui	ued			
Part 1	Sign Below					
ansi in co 18 U	Signature of Debte	orrect. I understand that making the property case can result in fine 1519, and 3571. Let the property of the	ng a false statement, concealing the sup to \$250,000, or imprison Signature of I	(/2017 DD / YYYY		
Did	you attach addition	nal pages to Your Statement o	f Financial Affairs for Individua	is Filing for Bankruptcy (Official Form 197)?		
_	No					
	Yes					
Did	Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?					
	No .					
	Yes. Name of pers	on		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).		

Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main Document Page 59 of 63

Debtor 1	Lucius	R	Johnson	Case Number (if known)	
	First Name	Middle Name	Lest Name		
Part :	List Your Unexp	oired Personal Property Le	#\$ @ \$		
For any	unexpired personal	property lease that you	isted in Schedule G: Executory Co	ntracts and Unexpired Leases (Official Form	106G),
fill in th	e information below.	Do not list real estate le	ases. Unexpired leases are leases	that are still in effect; the lease period has no	t yet
ended.			erty lease if the trustee does not a		
Des	cribe your unexpired	personal property lease			Will the lease be assumed?
Les	sor's name: Lond	on Townhomes			□ No
Des	cription of leased				Yes
	perty:				
Less	sor's name:				No
Des	cription of leased				Yes
	perty:				
Less	sor's name:				☐ No
Des	cription of leased				Yes
	perty:				
Less	sor's name:				□ No
Des	cription of leased				Yes
	erty:		·		
Less	sor's name:				☐ No
Des	cription of leased				_ ☐ Yes
	erty:				
Less	sor's name:				
					Yes
	cription of leased			,	Li res
prop	erty:				
Less	sor's name:			·	□ No
Des	cription of leased				Yes
	erty:				
Part 3:	Sign Below				
inder pe	malty of perjury, I dec	lare that I have indicate	my intention about any property	of my estate that secures a debt and any	
		ect to an unexpired lease		A A A A A A A A A A A A A A A A A A A	
A	1. 10	χ_{l}		10 / (Val) de	
K A	WUUK	XUMM/	U * WW	W6 Armsm	
,-	ature of Debtor 1		Signature of Debtor 2	, 11	
Date	Dated: 8 / 1	<u>/</u> /20) 6	Date Dated: 8	1/12814 0	

Official Form 108

MM / DD / YYYY

Record # 747894 Statement of Intention for Individuals Filing Under Chapter 7

MM / DD / YYYY

DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad liter or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for fimily support are not discharged and joint, community or cosigners are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1) The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FiLED your income tax return at least 2

 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District

 Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
 Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors, a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others. e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filling, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our-non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or charge in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SUPE OUR PETITION IS ACQUIRATE[II]

is filed in Court and WE HAVE TO READ, CHEC Dated: //2017	K, & MAKE SUME OUR PETITION IS ADDURATE IIII	X Date & Sign
Dated: <u>\$ //2</u> 017	Lucios R Johnson XIMP & DANSIM	X:Date:&/Sign
r	Diane E Johnson	

Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main Document Page 61 of 63

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Lucius R Jo	hnson and	l Diane E J	ohnson /	Debtors

in re

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 8 / / /2017

Dated: 8 / / /2017

Dated: 8 / / /2017

Diane E Johnson

X Date & Sign

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main Document Page 62 of 63

De	btor 1	Lucius	R	Johnson		Case Number (if known)	•	
ŧ		First Name	Middle Name	Lest Name			······································	
						Column A Debtor 1	Column B. Gebtor 2-or: non-filing spouse:	
8.	Unemp	loyment com	pensation			\$0.00	\$0.00	
	Do not	enter the amo	ount if you contend that the amount re urity Act. Instead, list it here:	ceived was a benefit			\$0.00	

	For yo	u	***************************************					
	For yo	ur spouse	***************************************				•	
9.	Pensi	on or retireme	ent income. Do not include any amou					
	benefi	under the So	cial Security Act.	int received that was a	£	\$500.00	\$2,511.00	
10	as a vi	include any b ctim of a war o	er sources not listed above. Specify senefits received under the Social Se- crime, a crime against humanity, or ir ry, list other sources on a separate p	curity Act or payments re	eceived			
	10a			•		\$0.00	\$ 0.00	
	10b					\$ 0.00	\$0.00	
	10c. To	tal amounts fr	rom separate pages, if any.			\$0.00	\$0.00	
11.	Calcul	ate vour total	current monthly income. Add lines	2 through 40 for anch		ΨΟ.ΟΟ	Ψ0.00	
	colum	n. Then add th	e total for Column A to the total for C	olumn B.		\$500.00 +	\$2,511.00 =	\$3,011.00
Р	art 2:	Determina	• Whether the Means Test Applies to 1	Tan				
12	Calcui		ent monthly income for the year. Fo					
	12a.	Copy your total	al current monthly income from line 1	now triese steps:		Conviling 44 hors	40-	A A A A A
			(the number of months in a year).	***************************************		copy mie 17 nere	12a. <u> </u>	\$3,011.00
			our annual income for this part of the	form.			12b.	× 12 \$36,132.00
13.	Calcut	ate the media	n family income that applies to you	. Follow these stone				400,102.00
				enem blode steps.				
		he state in whi		IL.				
	Fill in t	he number of (people in your household.	2				
	10 11110	a list of applic	nily income for your state and size of sable median income amounts, go on orm. This list may also be available at	line using the link enceif	Fod in the newworks	***************************************	13.	\$66,487.00
14.	How d	o the lines co	mpare?					
	14a. 🛚	Line 12b is le Go to Part 3.	ess than or equal to line 13. On the to	op of page 1, check box	1, There is no presu	mption of abuse.		
	14b. [Jine 12b is m	nore than line 13. On the top of page and fill out Form 122A-2.	1, check box 2, The pre	esumption of abuse i	s determined by Form 12	2A-2.	
P	art 3:	Sign Selo						
		v cionina b	I dealer made					
	By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.							
	THUCHURK WOUNDE ON IN MIND BY HOLD MOIM							
Lucius R Johnson Diane E Johnson								1
		Date::	8, 1 /2017		Date:: 8/	/ /2017		ookkaapune, oo ee
	H		line 14a, do NOT fill out or file Form	122A-2	Date/.	/2017		To the state of th
			line 14b, fill out Form 122A-2 and file					

Case 17-23511 Doc 1 Filed 08/07/17 Entered 08/07/17 13:23:57 Desc Main Document Page 63 of 63

Form B 201A, Notice to Consumer Debtor(s)

In re Lucius R Johnson and Diane E Johnson / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 8 // /2017	Lecens Dollyon	XDate & Sign
c .	Lucius R Johnson	models to the second
Dated: / / /2017	2 June Krism	X Date & Sign
_	Diane E Johnson	
Dated: <u> </u>	X	_
	Attorney: Steven Scott Camp	